

Fill in this information to identify the case:

4

Debtor 1 Pamela Smith

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of Mississippi
(State)

Case number 22-13014

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Vanderbilt Mortgage and Finance, Inc.Court claim no. (if known): 5

Last 4 digits of any number you use to
identify the debtor's account:

5 1 9 0

Date of payment change:

Must be at least 21 days after date
of this notice02 / 01 / 2023

New total payment:

Principal, interest, and escrow, if any

\$ 506.86**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 129.09New escrow payment: \$ 139.91**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Pamela Smith
First Name Middle Name Last Name

Case number (if known) 22-13014

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☒ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x Lauren Leonhart
Signature

Date 12 / 07 / 2022

Print: Lauren Leonhart
First Name Middle Name Last Name

Title Bankruptcy Specialist

Company Vanderbilt Mortgage and Finance, Inc.

Address 500 Alcoa Trail
Number Street
Maryville TN 37804
City State ZIP Code

Contact phone (865) 380 - 3000

Email lauren.leonhart@vmf.com

Adjusted Escrow Analysis

Analysis Date: November 17, 2022

PAMELA B SMITH
2749 POTTERY RD
MICHIGAN CITY, MS 38647-8518

At least once every 12 months, Vanderbilt Mortgage reviews the amount of taxes, insurance and Mortgage Insurance (if applicable), paid from your escrow account. The review, called Escrow Account Disclosure Statement, determines if the expense for any of the items included in the review has increased or decreased from the prior year. If there was an increase or decrease, your escrow payment will be adjusted. Vanderbilt Mortgage may review your escrow account more often as needed.

		CURRENT PAYMENT	NEW PAYMENT	
PRINCIPAL / INTEREST		366.95	366.95	
BASE PAYMENT (Escrow)	(1)	129.09	139.91	
CUSHION / SHORTAGE / DEFICIENCY	(2)	0.00	0.00	
ADVANCE REPAYMENT (Non-Escrow)	(3)	0.00	0.00	
TOTAL MONTHLY PAYMENT		496.04	506.86	NEW PAYMENT EFFECTIVE: February 1, 2023

- If your payment is issued by a third party, or if you make your payments through a bill pay service, please take the appropriate action to ensure that the new amount is updated with the service provider.

Projections for the Coming Year

THIS IS AN ESTIMATE OF ACTIVITY IN YOUR ESCROW ACCOUNT DURING THE COMING YEAR BASED ON PAYMENTS ANTICIPATED TO BE MADE FROM YOUR ACCOUNT. Accordingly, this estimate does not take into consideration the portion of your escrow payment, if any, for any Escrow Cushion / Shortage / Deficiency [(2) above] or any Repayment of Advance (Non-Escrow) [(3) above].

MONTH/YR	PAYMENTS TO ESCROW ACCT	PAYMENTS FROM ESCROW ACCT	DESCRIPTION	PROJECTED BALANCE	REQUIRED BALANCE
Starting Balance				161.09	279.88
Feb 23	139.91			301.00	419.79
Mar 23	139.91			440.91	559.70
Apr 23	139.91			580.82	699.61
May 23	139.91			720.73	839.52
Jun 23	139.91	934.00	Physical Damage Insurance	- 73.36	45.43
Jul 23	139.91			66.55	185.34
Aug 23	139.91			206.46	325.25
Sep 23	139.91			346.37	465.16
Oct 23	139.91			486.28	605.07
Nov 23	139.91	744.98	COUNTY PP	- 118.79	0.00
Dec 23	139.91			21.12	139.91
Jan 24	139.91			161.03	279.82

TOTALS: 1,678.92 1,678.98

Determining Your Escrow Surplus or Shortage, Deficiency

PROJECTED LOW-POINT: (a) - 118.79
REQUIRED LOW-POINT: (b) 0.00

***TOTAL ESCROW SURPLUS OR SHORTAGE / DEFICIENCY (-): - 118.79**

If your Projected Low-Point (a) is:

- Greater than your Required Low-Point (b), you have a surplus. We will mail you a check for the lessor of the surplus or your Starting Projected Balance. If surplus is less than \$50, we are keeping it to lower your escrow payment.
- Less than your Required Low-Point (b), you have a shortage or deficiency (or both). This will be collected from you over a period of 12 or more months.
- Equal to your Required Low-Point (b), you have neither a surplus nor a shortage or deficiency (or both).

The following notices are required by Federal law: 1. This is an attempt by a debt collector to collect a debt and any information obtained will be used for that purpose. 2. To the extent your original obligation was discharged, or subject to an automatic stay under the bankruptcy code, this statement is for informational purposes only and is not an attempt to collect a debt or impose personal liability for a debt.



December 7, 2022

CERTIFICATE OF SERVICE

I, Lauren Leonhart, of Vanderbilt Mortgage and Finance, Inc., do hereby certify that I have this date provided a copy of the foregoing Notice of Mortgage Payment Change either by electronic case filing or by United States mail postage pre-paid to the following:

Pamela Smith
PO Box 613
Holly Springs, MS 38635

Robert Hudson Lomenick, Jr.
Attorney for the Debtor
Notified by Electronic Case Filing

Locke D. Barkley
Chapter 13 Trustee
Notified by Electronic Case Filing

Lauren Leonhart
/s/ Lauren Leonhart



Vanderbilt Mortgage and Finance, Inc.

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